

# STIC Search Report

# STIC Database Tracking Number: 110555

TO: James Reagan

Location:

Art Unit: 3621 1605

Friday, December 19, 2003

Case Serial Number: 09/420885

From: Bode Akintola Location: EIC 3600 PK5-Suite 804, 8A01

Phone: 308-6150

Olabode.akintola@uspto.gov

### Search Notes

Examiner James,

Please find attached your search results.

Please let me know if you like for me to try a refocused search with a different strategy or additional terms.

Please take a few minutes to fill the attached Colored feedback form to the EIC.

Thanks,

Bode Akintola



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Questions, about the scope or the results of the search? Contact the EIC searcher or contact:

Karen Lehman, EIC 3600 Team Leader 306-5783, PK5- Suite 804

Vo	luntary Results Feedback Form				
>	I am an examiner in Workgroup: Example: 3620 (optional)				
>	> Relevant prior art found, search results used as follows:				
	102 rejection				
	☐ 103 rejection				
	Cited as being of interest.				
	Helped examiner better understand the invention.				
	Helped examiner better understand the state of the art in their technology				
	Types of relevant prior art found:				
	Foreign Patent(s)				
	Non-Patent Literature (journal articles, conference proceedings, new product announcements etc.)				
$\triangleright$	Relevant prior art not found:				
	Results verified the lack of relevant prior art (helped determine patentability)				
	Results were not useful in determining patentability or understanding the invention.				
Co	omments:				

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credit-report-online.net/home\_roans.html

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www.creditreporting.com/bankruptcy-credit-report.html

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#### 8. Online Mortgage Finder - home loan, second mortgage, mortage loan

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#### 9. Department Stores Online - Your Guide to Department Stores Online

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www.departmentstoresonline.com/sitemap.asp

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# Credit Reports Made Available Online



## Jue Family Web Site

Joe Tong Shue Branch

## Credit Reports Made Available Online

#### Experian's Move Draws Criticism From Privacy Advocates

By Robert O'Harrow Jr. and Rajiv Chandrasekaran Washington Post Staff Writers Friday, August 15, 1997; Page D01 The Washington Post

One of the country's largest credit bureaus has started allowing people to view their credit reports over the Internet, a move that some privacy advocates say increases the risk of personal information falling into the wrong hands.

Experian Inc., formally known as TRW Information Systems & Services, began offering consumers online credit reports for \$8 apiece in most states Wednesday night. The service underscores how technically easy it has become fo credit bureaus and other businesses to disseminate information about millions of Americans.

People connecting to Experian's World Wide Web site can check what information is stored there about their loans, payment patterns, former addresses and other financial details -- the same personal data people have long been able t request from credit bureaus via the mail. Such reports are routinely consulted by lenders, landlords and automobile dealers to determine the creditworthiness of potential customers.

To protect against unauthorized access, Experian's service requires each person requesting his or her report from the site at www.experian.com to provide a Social Security number, one former address, a personal credit card number an other personal details. To deter eavesdropping, the information is electronically scrambled when it's sent over the Internet.

But privacy advocates yesterday voiced concern about the service -- believed to be the first of its kind to appear on th Web -- because they fear it's not secure enough. They contend that the company's security measures could be inadequate against identity thieves, criminals who use another's personal information to pose as that person and com fraud.

"That's the very worst thing they could do," said David Szwak, a Louisiana attorney who specializes in cases involvi identity theft. "They'll be facing a lot of litigation."

"The potential for abuse is there," said Beth Givens, project director of the Privacy Rights Clearinghouse, a nonproficonsumer group in San Diego. "It would be possible for a determined identity thief to get a lot of this information."

Although no exact figures are available, federal law enforcement officials say such fraud is on the rise.

The Social Security Administration, facing pressure from Congress, in April shut down a service on its Web page th allowed people to access their "Personal Earnings and Benefits Estimate Statements," records commonly used in retirement planning. The site required users to provide their name, Social Security number, address, place and date o birth and mother's maiden name. Critics argued that such information is readily available from public sources.

Some privacy and consumer groups yesterday applauded Experian's initiative, saying computer access will make it easier for people to review financial data collected about them. The simplied access will encourage people to correct errors in their credit reports, the advocates said. Errors can cause such problems as rejection of loan applications.

"People have a right to that information," said Marc Rotenberg, director of Electronic Privacy Information Center, a Washington-based advocacy group. "This information is widely disseminated for all sorts of purposes." He supports new service.

Officials at Equifax Inc. and Trans Union Corp., two other major credit bureaus, said they haven't launched similar services because they don't want to risk a breach of privacy.

To obtain a credit report through the mail, a person must submit less information -- previous addresses and bank account numbers are not needed, for instance -- because the document is sent to an address listed in the report. Credi reports do not contain Internet addresses, making it more difficult, if not impossible, to ascertain who is receiving the information online.

"We're still not convinced the security and confidentiality can be maintained online," said Dave Mooney, a spokesma at Equifax.

Experian officials disagreed, and said consumer demand influenced their decision to offer the service. "What we're offering is secure access to information that is vital," said Don DePamphilis, vice president for electronic commerce Experian, adding that more than 17,000 people recently sent the company e-mail expressing interest in having access online reports.

Experian officials said they delayed opening the Web site for several months to address privacy concerns, but that th now feel comfortable with the protections they offer. "We have to be realistic. This is how consumers conduct their personal business and we feel that we really want to meet that need," said Maxine Sweet, the company's vice preside for consumer education. "We can't stay in the dark ages."

The company charges less for online copies of credit reports in four states, including Maryland, where the fee is \$5.

In another move that has rankled some privacy advocates, Experian has asked a federal judge for permission to assemble and sell mailing lists based on information from individual credit records.

An Experian executive, George Jurkowich, said the firm wants to offer a service that would allow its clients, particularly retailers, to generate mailing lists of customers who use credit cards. It would enable, for example, a merchant who has recorded the credit-card numbers of people who have purchased tents to get customers' addresses the store can send them catalogues for other camping equipment.

In a 1993 settlement with the Federal Trade Commission, Experian agreed to limit the information it provides about consumers in marketing lists. The company, however, asked a U.S. District Court judge in Texas on Wednesday to amend that agreement because a competitor in the credit-reporting business, Trans Union, is selling such lists after refusing to settle with the FTC.

Assembling such lists is "going behind people's backs," said David Medine, the FTC's associate director for credit practices. "If you want information from consumers, you should ask for it." A Trans Union spokesman did not return

@CAPTION: Those requesting a credit report must fill out a form on Experian's Web site.

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This page was created Friday 15 August 1997.

This page was last revised Tuesday 2 September 1997.

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... Credit Reports Made Available Online. Jue Family Web Site ... Services, began offering consumers online credit reports for \$8 apiece ... To obtain a credit report through the mail, a person ...... www.pacificnet.net/jue/humor/docs/970815c.html - April 15, 1999 - 9 KB

2. One Stop Credit Shop For ALL Your Financial Needs

Get the credit you deserve now - free report on unsecured credit cards, debt consolidation, credit report, credit repairs and a FREE business opportunity with merchant accounts. ... get the credit cards you deserve. Easy online request forms. ... FIX IT HERE. Your Credit Report. Now you can get your easy to-understand credit report from all three of ...

larranda.hypermart.net/credit/creditnow.html - December 20, 1998 - 4 KB

3. Manage your Finances with Debs Country

... Online Credit. Report. The Online Credit Report can be viewed online in real-time (30 seconds). .. Brought to you by: CoffeeCup HTML Editor. FREE Gift! ... debscountry.8m.com/finance.html - August 19, 1999 - 34 KB

4. Credit Reports Taken Off Net

Credit Reports Taken off Net Jue Family Web Site Joe Tong Shue Branch Credit reports taken off Net By Alex Lash August 15, 1997, 2:05 p.m. ... after launching its online credit report service, credit bureau . someone else's credit report, said Maxine Sweet, Experian's ... of consumers to have this information

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available online." ...

www.pacificnet.net/jue/humor/docs/970815d.html - April 15, 1999 - 7 KB

#### 5. Fall 98 MCS62 - Privacy Research: Credit Information

... html This cite has a lot of information about privacy and records. It stresses many times how importan is not to share your SSN online. ... your credit report, too. ... www.mills.edu/ACAD\_INFO/MCS/CS/F98MCS62/f98.mcs62.credit.html - November 5, 1998 - 10 KB

#### 6. ABJ Amarillo Business Journal: Fixing wrong credit info just got a...

Carded: A recently passed measure requires creditors to maintain accurate records. Fixing wrong credit in just got a little easier Web posted 11/3/97 From staff and wire reports businessjournal.net/stories/110397/credit.html - November 3, 1997 - 5 KB

#### 7. MarkWatch Activity Report

MarkWatch Activity Report MarkWatch Sample #1 February 28 1999 Mark #1, "Digital Camera" Reference appearing in Domain Names (0 items) No references found New references appearing in Web Sites (1221.. www.markwatch.com/reports\_sample/15015023/1999/02-28 - February 28, 1999 - 323 KB

#### 8. MarkWatch Activity Report

MarkWatch Activity Report MarkWatch Sample #1 June 13 1999 Mark #1, "Digital Camera" References appearing in Domain Names (6 items) 1. Title: DIGITAL-CAMERA-CENTER.NET What: a domain name Changed: Jun 4 1999

www.markwatch.com/reports\_sample/15015023/1999/06-13 - June 13, 1999 - 375 KB

#### 9. Enforcing the ADA: A Status Report, January - March, 1998

U.S. Department of Justice Civil Rights Division Disability Rights Section Enforcing the ADA A Status Repor from the Department of Justice (January - March 1998) www.usdoj.gov/crt/ada/janmar98.htm - May 13, 1998 - 59 KB

#### 10. LGLS 8389A: Legal Issues in Electronic Commerce: Online Payment...

Legal and Policy Issues in Electronic Commerce **Online** Payment Systems **Online** Payment Systems by Winchel "Todd" Vincent, III originally written December 1997, edited September 1999 ... consumers to... e-ct-file.gsu.edu/LGLS8389A/Reading/Class03/Class03Contents.htm - September 7, 1999 - 98 KB

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... www.access.gpo.gov/su\_docs/sale/sb-080. html ) Contents Introduction ... period of active duty ends. Completing 12 credit hours toward a college degree also meets ... before Dec. 31, 1989. Completion... www.va.gov/pubaff/fedben/97fedben.htm - February 18, 1997 - 285 KB

2. Online Credit Repair Kit

Free Online Credit Repair Kit imMEDIAte results! inc., Online Credit Repair Kit TM Copyright © 1997, [Adam ... Driven Economy 3. Credit Bureaus 4. Credit Reports 5. Repairing Your Report Credit... financialdebtfree.com/Option3.htm - May 27, 1999 - 27 KB

3. Get a store online Start your own online store fast

... betmaker.html cards.html credit .html cyberian ... visa.html y2k.html computers online sales laptop ... readings accept credit cards online new ... better affiliate online get a credit report... linkes.freeyellow.com/shop/icat.html - July 5, 1999 - 12 KB

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#### 4. 9 OnLine - Minnesota 9 News

... ON "WHAT'S NEW" TO GET THE FALL COLOR REPORT .. AND CHECK OUT THE SCENIC FALL COLOR ... WEB SITE THAT BROUGHT US THE LIVE BIRTH ONLINE .. AS WELL AS ONE OF THE FIRST OPEN ... CITIZE WITH THE DEMOCRACY PROJECT AT P-B-S ONLINE . SEE IF THE CANDIDATES ARE LOOKING ... www.kmsp.com/ftp/news/wired.html - February 19, 1999 - 108 KB

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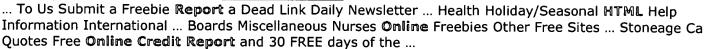
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#### 5. Daily Freebie Connection: Online Freebies



freeconnect.virtualave.net/online\_freebies.html - June 17, 1999 - 11 KB More results from this site

#### 6. Reality Check...Online!(TM)

... every issue of Reality Check...Online !(TM) we'll give you 'assignments ... re happy with. Getting Your Credit Report Into Ship Shape ... should I be so concerned over my credit report?" Sounds like a reasonable objection ...

www.uta.edu/career\_services/rol1001.htm - February 17, 1997 - 15 KB

#### 7. Y2Kquestions.html

... pulled these up on Channel 12 news and was reported by Mitch Ratciffe and some of his staff ... In April, 1998, World Oil magazine reported that the industry ... capacity, and reports of shortages.... home.fuse.net/cornetet/Y2Kquestions.html - February 28, 1999 - 105 KB

#### 8. Social Security Number FAO

... They want to obtain a "consumer **credit report** " for use in determining whether ... business may have a contract with a **credit** reporting agency to "exchange" information ... necessitating the use of... www.networkusa.org/fingerprint/page6/fp-ssnfaq.htm - February 20, 1999 - 76 KB

#### 9. Find Missing Persons

... Look no further. You'll find it at Online -Spy! Amazing new tool that allows you ... professional investigative tools. At Online -Spy, you'll discover an easy to use, information ... Frank senter Anne... www.online-spy.com/investigator/spy.htm - November 7, 1999 - 440 KB

#### 10. The Choicelink Network

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www.choicelink.com/main5.html - February 3, 1999 - 26 KB

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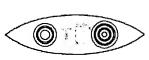
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4. Home Buying Tips - Free Credit Report.

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